

SERFF Tracking Number: AMRP-126455532 State: Arkansas
 Filing Company: American Republic Corp Insurance Company State Tracking Number: 44572
 Company Tracking Number: 09AR0531
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
 Standard Plans 2010
 Product Name: 2010 Save More Get More Fulfillment Book Plan F Update
 Project Name/Number: 2010 Save More Get More Fulfillment Book Plan F Update/09AR0531

Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: 2010 Save More Get More SERFF Tr Num: AMRP-126455532 State: Arkansas

Fulfillment Book Plan F Update

TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Filed State Tr Num: 44572

Standard Plans 2010

Sub-TOI: MS08I.005 Plan F (Basic) 2010 Co Tr Num: 09AR0531 State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Andrea Davey, Kerin

Overturf, Brandy Horton

Date Submitted: 01/13/2010 Disposition Date: 02/01/2010

Implementation Date Requested: On Approval Disposition Status: Filed

State Filing Description: Implementation Date:

General Information

Project Name: 2010 Save More Get More Fulfillment Book Plan F Update

Status of Filing in Domicile: Authorized

Project Number: 09AR0531

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 02/01/2010

Explanation for Other Group Market Type:

State Status Changed: 02/01/2010

Deemer Date:

Created By: Andrea Davey

Submitted By: Andrea Davey

Corresponding Filing Tracking Number:

Filing Description:

Re: Individual Medicare Supplement Advertising

Z-2547

We are enclosing the above referenced form for your review and approval. This forms is new and is not intended to replace any form currently in use. This ad will be used in the solicitation of our Individual Medicare Supplement plans.

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We hope you will find this form satisfactory. If you have any questions, or if I can be of assistance during the review process, please feel free to contact me at 1-800-247-2190, ext. 2006.

Thank you.

Company and Contact

Filing Contact Information

Andrea Davey, andrea.davey@americanenterprise.com
 601 6th Ave 515-245-2006 [Phone]
 Des Moines, IA 50334 515-245-2391 [FAX]

Filing Company Information

American Republic Corp Insurance Company CoCode: 67679 State of Domicile: Nebraska
 P O Box 2780 Group Code: 3527 Company Type: Life and Health
 Omaha, NE 68103-2780 Group Name: American Enterprise State ID Number:
 (800) 987-8988 ext. [Phone] FEIN Number: 23-1609793

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? Yes
 Fee Explanation: 1 form @ \$25/form = \$25
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$25.00	01/13/2010	33514616

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Disposition

Disposition Date: 02/01/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	2010 Save More Get More Fulfillment Book Plan F Update	Filed	Yes

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Form Schedule

Lead Form Number: Z-2547

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 02/01/2010	Z-2547	Advertising	2010 Save More Get Initial More Fulfillment Book Plan F Update				Z-2547 Bracketed.pdf

Save More.
Get More.

5

Things You Need to Know
about Medicare Supplement Plans

You Should Be

Confident in Your Medicare Plan.

Chances are, you already know a thing or two about Medicare supplement plans. Perhaps you're already enrolled in one. Now is a great time to ask yourself — do I have the right Medicare coverage for me?

This booklet was created to help you review your coverage and learn five important things that could show you how to save more and get more coverage. Why is it a good idea to see if you could be getting more?

Medicare recommends reviewing your plan once a year in their publication *Medicare and You*. Medicare plans change, and your needs change. You should feel confident that you have the right coverage.

Medicare supplement insurance plans, such as Freedom Solutions® plans from American Republic Corp Insurance Company (American Republic Corp), can provide protection against the unexpected. In fact, our Plan F, the most comprehensive coverage available, helps cover Medicare-approved medical expenses.

We hope you'll spend some time with this booklet and learn how you can get peace of mind with the coverage you need. It provides information to help you assess your current coverage — even if you already have a Medicare supplement plan — and see if a Freedom Solutions plan is right for you.

✓ Quick Questions to Consider

If you're already enrolled in a Medicare plan, ask yourself:

- | | |
|---|---|
| <input type="checkbox"/> Could my plan be more affordable? | <input type="checkbox"/> Do I have the freedom to visit any doctor or hospital, even while traveling? |
| <input type="checkbox"/> Is there a couples' discount ¹ available to me? | <input type="checkbox"/> Am I free from unexpected bills and confusing paperwork? |
| <input type="checkbox"/> Can I receive a discount for being healthy? And will the discount continue if my health changes? | |
| <input type="checkbox"/> Does someone take time to explain my coverage simply and answer my questions over the phone? | |

¹ In MT, the couples discount is a household discount for two people who have been living in the same household at least 12 consecutive months. Also in MT, gender is not used when determining rates.

Here They Are...

The 5 Things You Need to Know about Medicare Supplement Plans.

1

Medicare supplement plans can be affordable.

When it comes to your Medicare coverage, what's most important to you?

For most people, it's about affordability and coverage. Freedom Solutions Medicare supplement plans offer the best of both worlds. You might be surprised at how affordable our plans can be — especially Plan F, our most popular, most comprehensive plan.

Two great discounts make Freedom Solutions plans even more affordable:

Couples' discount:

You can get additional savings just for being part of a couple — regardless of whether you both sign up for coverage with American Republic Corp.

Preferred rates² for good health:

It's easy to enjoy big savings for your good health. In fact, nearly 70 percent of people who apply for this discount are approved! You may qualify for this discount if you:

- ☐ Have not used tobacco products in the past two years.
- ☐ Are not a diabetic controlled by diet or oral medications.
- ☐ Take fewer than three maintenance prescriptions, such as heart or asthma medications.

Once you're approved for these discounts, you'll continue to save, even if your health or circumstances change over the years.



It's Time to Take a Look at Freedom Solutions Plans.

With a Freedom Solutions plan, you can feel confident that you have affordable, predictable coverage. Call today — we'll be happy to answer any questions you may have with no obligation.

See back cover for your agent's phone number.

² In ND and TX, preferred rates are for non-tobacco users.

2

Medicare supplement coverage can be easy and hassle-free.

“Insurance” and “easy” don’t usually go together. But with American Republic Corp, they do. You can enjoy fewer hassles and the most comprehensive coverage with Plan F.

With our convenient ExpressLane Automatic Claim ServiceSM, the confusing paperwork is taken care of for you. Here’s how it works: Medicare pays its portion of your doctor or hospital bill. Then, through our ExpressLane Automatic Claim Service, we automatically pay the remainder of Medicare-approved

charges covered by the Plan. What will you get? Just a notice that your bill was paid in most cases. It doesn’t get better than that, does it?

It’s also easy to apply for a Freedom Solutions plan. We can walk you through your options and take care of virtually all the paperwork for you. There is no special enrollment period for applying for a Medicare supplement plan so you can enroll any time – even today.

3

You can have protection against the unexpected.

How many times have you received an unexpected medical bill in the mail?

That won’t happen with a Freedom Solutions plan from American Republic Corp. There are no surprises, and you won’t be caught off-guard by unforeseen medical costs that are approved by Medicare and covered by your Freedom Solutions plan. **Our plans offer both health care protection and financial protection because you’ll have help paying the amounts not paid by Medicare.**

With our plans, you’ll just pay one low monthly Medicare supplement premium for Plan F, the most comprehensive coverage

available. With Plan F’s coverage for Medicare-approved expenses, you could pay:

- \$0 for doctor visits.
- \$0 for hospital stays.
- \$0 for the first 100 days of skilled nursing facility care.
- \$0 for hospital bills that are more than Medicare allows.

You’ll know up front how much you pay for your Medicare-approved health care expenses. **Do you know that with your current plan?**



To Get Your Free, No-Obligation Quote, Call Today.

See back cover for your agent’s phone number.

4

You can visit any doctor, hospital or specialist you want, even when you travel.

With a Medicare supplement plan, you can visit any doctor who accepts Medicare.

Another great feature of Freedom Solutions plans is that you have the freedom to choose your doctors and hospitals. You can visit any doctor, specialist or hospital you want across the U.S. And you'll never need a referral.

When you travel, imagine the peace of mind you'll have knowing you can see any doctor while you're away. With Plan F, you'll also have coverage on emergency care if the need should arise while you're traveling abroad. **Do you get this coverage with your current plan?**

5

You can get coverage on services Medicare doesn't cover.

The name gives it away. Medicare supplement plans were designed to supplement the coverage you're getting with Medicare.

But did you know that some plans, like our Freedom Solutions Plan F, provide coverage on services that Medicare doesn't cover?

Plan F pays benefits toward:

- Routine check-ups, lab tests, vaccinations and screenings.
- Emergency coverage when you're traveling abroad.

How Do Medicare Supplement Plans Work?

Medicare supplement plans, also called Medigap policies, work to help cover the difference between what Medicare pays and the total amount you owe.

These plans are standardized by Medicare and are identified by letters A–L (for example, Freedom Solutions Plan F). While Medicare supplement plans are similar from company to company, they can vary greatly by price.

The Benefits of Medicare Supplement Plans

With a Medicare supplement plan, it's easy to enjoy:

- ✓ Protection from sudden, overwhelming medical bills
- ✓ Greater financial security
- ✓ Freedom of choice in doctors and hospitals
- ✓ The flexibility to travel
- ✓ Even more savings ... with no copays!³

3 Unlike some Medicare plans, Medicare Supplement policies have no copays. Some Medicare Supplement policies cover the Part A and Part B deductibles and all policies cover the Part A and Part B coinsurance.

Compare Plan F to Your Current Coverage.



Medicare Part A - Hospital Expenses	Medicare Pays	Plan F Pays	You Pay ⁴
Hospital Confinement (per benefit period)			
First 60 days	All but [\$1,100] (Part A deductible)	[\$1,100] (Part A deductible)	Nothing
Days 61–90	All but [\$275/day]	[\$275/day]	Nothing
Days 91-150 (lifetime reserve days)	All but [\$550/day]	[\$550/day]	Nothing
After lifetime reserve days are used:			
Additional 365 days lifetime	Nothing	All costs	Nothing ⁵
Beyond the additional 365 days	Nothing	Nothing	All costs
Blood			
First 3 pints (blood deductible)	Nothing	First [3 pints]	Nothing
Skilled Nursing Facility Stays⁶			
First 20 days	[100%] of costs	Nothing	Nothing
Days 21-100	All but [\$137.50/day] (skilled nursing coinsurance)	[\$137.50/day]	Nothing
Beyond 100 days	Nothing	Nothing	All costs
Hospice Care			
Available for the terminally ill who elect to receive these services	All but very limited coinsurance for outpatient drugs and inpatient respite care	Medicare coinsurance	Nothing

⁴ This is your liability for covered charges. You are responsible for all other non-covered charges.

⁵ When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you the balance based on any difference between its billed charges and the amount Medicare would have paid for Medicare-covered items or services.

⁶ Medicare only covers approved skilled nursing care in a Medicare-approved facility. Facility licensing terminology may vary by state and may not use "skilled nursing facility" terminology (i.e. nursing facility in Iowa). Freedom Medicare Supplement pays the skilled nursing coinsurance for Medicare-approved stays in facilities certified to provide Medicare skilled care.

Compare Plan F to Your Current Coverage.



Medicare Part B - Medical Expenses	Medicare Pays	Plan F Pays	You Pay ⁷
Physician Services and Other Medical Expenses In or Out of the Hospital			
First [\$155] of Medicare-approved expenses each calendar year	Nothing	[\$155] (Part B deductible)	Nothing
Remainder of Medicare-approved amounts	Generally 80% (Part B coinsurance)	Generally 20%	Nothing
Covered charges in excess of Medicare approved amounts, up to any charge limitations established by state or federal law ⁸	Nothing	[100%]	Nothing
Blood			
First [3 pints] (blood deductible)	Nothing	First [3 pints]	Nothing
Medicare Parts A and B	Medicare Pays	Plan F Pays	You Pay ⁷
Home Health Care Medicare-Approved Services			
Covered home care visits and medical supplies	100%	Nothing	Nothing
Durable medical equipment			
First [\$155] of Medicare-approved amounts (Part B deductible)	Nothing	[\$155] (Part B deductible)	Nothing
Remainder of Medicare-approved amounts	Generally [80%]	Generally [20%]	Nothing
Freedom Medicare Supplement Plan F also pays these expenses not covered by Medicare			
Additional Benefits of Plan F	Medicare Pays	Plan F Pays	You Pay ⁷
Foreign Travel			
Medically necessary emergency hospital and medical care beginning during the first 60 days of each trip outside the USA	Nothing	[80% or covered charges after a \$250 deductible each calendar year, up to \$50,000 lifetime]	Balance

⁷ This is your liability for covered charges. You are responsible for all other non-covered charges.

⁸ Under federal law, doctors who do not accept assignment can charge up to 115% of the fee schedule amount for nonparticipating physicians. The patient does not have to pay charges that exceed that amount. Laws in Ohio prohibit medical providers from balance billing for charges above the Medicare-approved amount. Therefore, Ohio policies provide benefits for Part B excess charges only when services are rendered in another state.

Frequently Asked Questions

Q What is a Medicare supplement plan?

A A Medicare supplement plan is a health insurance policy sold by private insurance companies, such as American Republic Corp. They work with Medicare to help pay for expenses that Medicare approves but does not pay. This type of plan helps pay the difference in doctor and hospital expenses not covered by original Medicare. Plans like our Freedom Solutions Plan F always offer additional coverage than what you have with just Medicare Parts A and B.

Q Are Freedom Solutions plans affordable?

A Yes! Many people are surprised at how affordable Freedom Solutions plans really can be. With Plan F you get the most comprehensive coverage available for just a low monthly premium. We'll take care of the rest of your Medicare-approved charges covered by Plan F. That means no deductibles and no co-pays! Our couples' discount and preferred rate for good health can make your plan even more affordable. And you get these discounts forever, as long as you keep your policy. Call us today for your free, no-obligation quote.

Q What if I already have a Medicare plan?

A Now is a good time to assess your current coverage as your health care coverage needs may have changed. In fact, Medicare recommends reviewing your coverage once a year in their publication *Medicare and You*. Freedom Solutions plans may offer more coverage, freedom and savings than you are getting with your current plan. Give us a call and an agent can tell you if a Freedom Solutions plan may be right for you. It's worth your time to find out.

Q Do I have to switch doctors if I sign up for a Freedom Solutions plan?

A No. Because there is no network with Freedom Solutions plans, you're free to visit any doctor, specialist or hospital you like.

Q When can I get started?

A Unlike some types of Medicare plans, there is no special enrollment period with Medicare supplement plans. This means you can apply for coverage any time for a Freedom Solutions plan — even today! Give us a call and a friendly agent can walk you through your options and take your application over the phone.

More Questions?

The next page is all for you!

What Are Your Questions?

Your agent is happy to answer any questions you may have about Freedom Solutions plans and Medicare supplement plans. Use the space below to write down questions you'd like answered.

Don't forget to find out if you qualify for our exclusive couples' discount or preferred health discount. Your helpful agent can assess your coverage needs and tell you about our competitive rates — **and discounts.**

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Call Today! There's Absolutely No Obligation.

Find out what you may not know — that may save you money. Compare what you have to what you need and learn about the great benefits of American Republic Corp plans with one simple, free call.

See back cover for your agent's phone number.

Can You Get More Coverage and Savings?

Find Out Today.

Don't wait to save more money on your doctor and hospital expenses! Call your agent today to learn about the Freedom Solutions plan that's right for you.

Your agent will take the time to ask important questions that will determine which plan might be right for you. Your agent will also address your questions, so be sure to have them ready.



The Call Is Free, So Give Us A Call Today!

The sooner you call, the sooner you can save.

See back cover for your agent's phone number.

✓ It's Easy to Make the Change!

Even if you already have a Medicare supplement plan, you could save more money and get more coverage with a Freedom Solutions plan. And because there is no special enrollment period, you can apply for coverage any time — even today.

A Freedom Solutions plan from American Republic Corp may be right for you if you:

- ☐ Are looking for affordable rates.
- ☐ Are interested in *even more* savings with couples' discounts and preferred rate for good health.
- ☐ Want freedom from confusing paperwork
- ☐ Want peace of mind with more predictable health care costs.
- ☐ Appreciate talking to people who can help answer your questions.
- ☐ Need more doctor and hospital coverage than you're getting now, including preventive care and wellness coverage.

Discover the Freedom Solutions Difference.

American Republic Corp offers plans that vary by price and coverage levels. Plan F is our most popular Freedom Solutions plan, because it offers the most comprehensive coverage.

- ✓ More coverage on doctor visits and hospital stays than with Medicare alone.
- ✓ Preventive care, at-home recovery and foreign travel coverage.
- ✓ Immediate coverage on health conditions you may have now.

And all Freedom Solutions plans come with great customer service. Every time you call American Republic Corp about your plan, you'll be greeted by a live voice within seconds. And our helpful, friendly representatives will take time to listen to your needs and answer your questions. Medicare is what they know. It's what they do every day.



Are You Getting the Coverage, Savings and Service You Need?

Call an American Republic Corp agent today! An agent can assess your current coverage — and tell you if one of our plans might be right for you. See back cover for your agent's phone number.

About American Republic Corp Insurance Company

American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic Insurance Company, a company that's been taking care of customers' insurance needs since 1929 and is rated [A- (Excellent) by A.M. Best Company]. Our [A- rating is the fourth highest out of 15 possible ratings (January 09)]. As an independent non-governmental company, A.M. Best does not recommend products

or services but does provide opinions of a company's overall financial strength. Not connected with or endorsed by the United States government or the federal Medicare program. Talk to your local agent for more information about the benefits, costs and limitations.

[www.americanrepublic.com]

[Agent Name]
[Agent Number]



A wholly owned subsidiary of
American Republic Insurance Company

PREMIUMS AND RENEWABILITY. Your coverage may be renewed for life so long as the policy remains in force and your premiums are paid on time. Your benefits and premiums will vary depending on the plan selected. Should a necessary premium change be made, it will only be made on a renewal date and only if it is made on all policies in the same class as determined by us. Premiums will increase because a person is one year older (except in AZ, AR, GA, ID and MO). Rates are subject to change by class, if you have a change in residence or as Medicare benefits change.

READ YOUR POLICY CAREFULLY. This is a very brief description of the important policy features; it is not the insurance contract. Your policy contains all of the provisions with which both you and the Company must comply. It sets forth in detail the rights and obligations of both you and your insurance company. **THIS IS A LIMITED POLICY DESIGNED TO COVER ONLY THOSE EXPENSES WHICH MEDICARE APPROVES BUT DOES NOT PAY.** You will have a 30-day free-look period to review your policy. If you decide to send the policy back to us within this period, we will return all premiums.

Other Medicare Supplement Insurance Plans are available in addition to Plan F. To learn more about Plans A, K and L, call today. In Colorado, Illinois, Kansas, Mississippi, Missouri, North Carolina, New Hampshire, Oklahoma, Oregon, South Dakota, Texas and Pennsylvania, coverage is available to qualified Medicare beneficiaries under age 65. Colorado law requires carriers to make available a Colorado Health Plan Description Form, which is intended to facilitate comparison of health plans. For Medicare Supplement plans, the Outline of Medicare Supplement Coverage form is provided.

This is a solicitation of insurance and an agent may contact you.

Not connected with or endorsed by the United States government or the federal Medicare program. Call today for more information about the benefits, costs and limits.

Freedom Solutions is a set of insurance plans that are offered through American Republic Insurance Company, its subsidiaries and American Republic-approved suppliers.

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Policy Forms: A-3101AC; in MO, A-3101AC-MO; in NC, A-3101-NC; in OK, A3101AC-OK; in PA, A-3101AC-PA; in TN, A-3101AC-TN